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BOOKLETS BY

HENRY ALBERT COLLINS

The Banker's Investment

The Happy Man

After Many Days

Their Golden Wedding

His Silent Partner

The Judge's Decision

The Winning Side

Our Merchant Prince

Her Silver Cup

Inside the Factory

Etc.



HIS MASTER'S WORD

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"I FOUND THE GATE CLOSED AND LOCKED"

HIS MASTER'S WORD

BY
HENRY ALBERT COLLINS
"THE LIFE ANNUITY MAN"

AUTHOR OF
ICE - CREAM ALLEY,
LIFE ANNUITY TEXT BOOK,
ETC.

"It is written, How beautiful are
the feet of them that bring
glad tidings of good things."
—ROMANS 10:15

WITH THE COMPLIMENTS OF
OTTERBEIN COLLEGE
WESTERVILLE, OHIO
Founded 1847

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HIS MASTER'S WORD

THE WARNING



AFTER looking at his watch, Frank Wright said, "Mother, I guess I'd better be going, for if I stay too long my boss will be getting uneasy."

As he was leaving the room, Mrs. Wright patted her son on the back and said, "Frank, I hope you will keep this job. Try to please Mr. Allen and obey his word. Remember, son, the infirmities of age make some men very domineering, and often their commands seem unreasonable to their employees."

"Well, mother, for your sake I'll try to please him."

Bidding his mother an affectionate farewell, Frank jumped into Mr. Allen's auto that stood in front of the house.

A young man who was coming down the street cried, "Hello, Frank, where are you going?"

"I am going out to Mr. Allen's. I'm his new chauffeur. This being my mother's birthday he let me off this morning to eat dinner with her."

Arthur Reynolds unceremoniously climbed into the auto beside his friend and said, "Let's drive out to the new amusement park."

"I've hardly got time, Arthur. Mr. Allen charged me to be back by half past two. I've got a fine position and if I am late to-day he might fire me."

"We've got nearly an hour, Frank. This is a good car and we can make it easy." As Frank hesitated the tempter pleaded, "O, come on, that's a good fellow!"

"Well, all right, Arthur. Nevertheless I have a presentiment that I ought to go right back to Fernwood."

It was only a short run out to the new park but as usual the boys stayed longer than they had anticipated. Soon after starting back to town a tire blew out. They stopped the car and hastily replaced the punctured tube.

Frank looked at his watch and exclaimed, "My goodness, Arthur, it's almost half past two now! I've got to hurry."

"Go to it, Frank. Give her lots of juice."

He did so and when going down Main Street they were arrested for violating the speed limit. Frank tried to explain matters to the "cop," but he only mumbled brusquely, "Tell it to the judge."

When they were brought before the court, after hearing the testimony, the judge said, "The ordinances of this city require me to fine you ten dollars and costs. You may pay it to the clerk of the court."

When the young men had made an invoice of the contents of their pockets they were quite perplexed, for they had less than four dollars. Frank said anxiously, "Judge, what shall I do?"

Judge Robbins 'phoned to Mr. Allen and after he had hung up the receiver, replied, "Frank, although your name is Wright you were altogether wrong in taking the chances you did to-day. Your time belongs to Mr. Allen while you are in his employ. He has kindly agreed to assume your fine and will deduct it from your wages. Now go, but let this be a lesson to you to obey the instructions of your employer."

When Frank drove up to Fernwood he found Mr. Allen impatiently waiting on the front walk. He hastily seated himself in the auto and said, "Frank, drive to my bank as quickly as possible, but mind you do not break the speed law again. I am very sorry that your disregard of my explicit instructions has caused me to be late at a very important committee meeting. The very next

time, however, that you fail to obey my word, you will lose your job. Remember that, young man!"

THE MESSAGE

When Walter Allen was reading *The Daily News* that night he said to his wife, "Emma, I see that our pastor's topic to-morrow morning is 'Obeying Instructions.' I'll see that Frank Wright hears that sermon. I hope that he will heed the admonition and hereafter obey my orders."

On Sunday morning when Mr. Allen told his chauffeur that he expected him to attend church, Frank asked to be excused on the plea that he was not in the habit of attending church.

Mr. Allen arbitrarily said, "You are to be a regular attendant at church while you are in my employ."

Frank's first impulse was to resign his position rather than attend the aristocratic church, but remembering his promise to his mother he held his tongue.

When they entered the church Mr. Allen said in his mandatory manner to one of the ushers, "This is my chauffeur, show him to a seat."

The Scripture lesson of the morning was the story of the rich young ruler as recorded

in the eighteenth chapter of the Gospel according to St. Luke.

The preacher said, "You will find the text of my sermon in St. Matthew 16:27. 'The Son of man shall reward every man according to his works.'

"In the Sermon on the Mount the Master said, 'Not every one that saith unto me, Lord, Lord, shall enter into the kingdom of heaven; but he that doeth the will of my Father which is in heaven.'

The minister drew a graphic word picture of two men. One had obeyed the laws of the land and profited thereby and the other had continually broken the laws and suffered the consequences thereof.

The preacher said, "It is natural for a young man to desire to succeed in life. Many hope to accumulate a fortune or to specialize in some particular line. To be successful he must study and obey the laws that will assist him in accomplishing his purpose.

"The rich young ruler who desired eternal life was told by the Master, 'Lackest thou one thing: sell all that thou hast, and distribute unto the poor, and thou shalt have treasure in heaven.'

"Salvation is a gift of God, but we must work for our reward. Many a so-called wealthy man may be saved but some people

that have an abundance of this world's goods may be paupers in the next world.

"If we obey the word of our Master we are promised a mansion in heaven. But I do not find any promise that it will be furnished.

"Lest we forget, it is written in the last chapter of Revelations, 'Behold, I come quickly; and my reward is with me, to give every man according as his work shall be.'

"How often do we see men so engrossed in business that they neglect their health, family, obligations to their fellowmen and do not obey the words of the Master: To believe in Jesus Christ our only Saviour that we may inherit eternal life; to serve him faithfully day by day; and to lay up for ourselves treasures in heaven."

As a fitting climax to the sermon the choir and congregation sang:

"Were the whole realm of nature mine,
That were a present far too small;
Love so amazing, so divine,
Demands my soul, my life, my all."

On the homeward drive Frank said, "Mr. Allen, that was a fine sermon. I wish my mother could have heard it. She is a living type of the old-time religion. I wonder how many of that congregation are obeying the Master's words."

Neither Mr. Allen nor his wife made any reply.

THE AWAKENING

On Monday morning the telephone bell rang while the Allen family were at the breakfast table. Mr. Allen after answering the call said, "Emma, Brother Hiram and his wife were seriously injured by an auto accident last evening. Ed wants to know if we can come and help them. He is holding the line. What shall I tell him?"

"Of course we can go, Walter. If we hurry perhaps we can catch the ten-forty 'limited' this morning."

Mrs. Allen hastily got some clothes together and her husband packed the trunk.

They arrived at Newtown late that afternoon, but to their regret their trunk failed to come. The agent assured them that it would be in on the "local" that night.

When they reached the brother's home they found that he and his wife were resting comfortably and had a favorable prospect of a speedy recovery.

Early next morning Mrs. Allen said she was anxious to get their trunk so she could get into a house dress and help care for the injured.

Walter Allen telephoned to the transfer company to bring up the trunk at once. The trunk, however, had not arrived so he sent a tracer immediately to locate and have it forwarded.

Hiram Allen told his brother that his pastor and a score of laymen were holding a series of revival meetings at one of the country school houses. A heavy shower on Sunday afternoon made the clay roads very slippery and when they were turning a corner of the road their auto went into a ditch.

Walter Allen after listening very attentively said, "Hiram, you should be very thankful that you were not killed outright when your auto turned turtle."

"Yes, Walter, I am. But if I had been killed I could have said with Saint Paul, 'I have lived in all good conscience before God until this day.' I have obeyed the word of the Master and I fully expect to enjoy my reward in the world which is to come."

Tuesday night came and no tidings of the trunk. As an example of how little things often get on one's nerves, long before daylight the following morning Walter Allen said to his wife, "Are you awake, Emma?"

"Yes," she replied, "and I have been nearly all night. I'm afraid our trunk is lost. What shall we do?"

"Never mind about the trunk, Emma. That is of little consequence compared to the awful experience I have had this night."

"Why, Walter! Are you sick?"

"Sick? Yes, Emma, sick unto death over my past life."

Mrs. Allen hastily arose, switched on the light and looked at her husband. She asked, "Shall I call a doctor, Walter?"

"No, Emma. It's not a doctor but the Great Physician whom I need at this time."

"You frighten me, Walter. You must be out of your head. I never heard you talk like this before. What can I do for you?"

"Turn off the light and I'll tell you about my dream. We were invited to a wedding. I was detained by business and you did not wait for me. When I reached the entrance to the grounds I found the gate closed and locked. I heard the music and merriment of the guests but could not make any one hear my rattling the gate.

"You asked if I was out of my head. No, Emma, not out of my head but out of harmony with the word of my Master.

"You remember what our pastor said last Sunday about it being our privilege to furnish the house we expect to occupy in heaven. I do not want to live in an empty house throughout all eternity. Without pic-

tures of golden deeds on the walls of memory it would be a dreary place. So with God's help I'm going to turn my attention to equipping the mansion that has been prepared for me."

"Turn over, Walter, and go to sleep. I guess this trunk matter has gotten on your nerves as well as mine. You'll be all right soon."

"Yes, my dear wife, this trunk affair has gotten on my nerves and I hope it will continue to do so until I get everything settled right. You remember William Cowper wrote the hymn,

"God moves in a mysterious way,
His wonders to perform."

"The failure to get our trunk and my dream of being shut out from the marriage feast has proven to me that I have been building my house on an unstable foundation which the storms of life might wash out at any time. I see that God's plan for rewarding those who obey his commandments is nothing more nor less than good business. Take our bank for instance. We only pay dividends to those who own one or more shares of stock. How blind I have been not to see this applies to our spiritual as well as commercial life. Without investments we cannot draw dividends."

"Well, Walter, I am truly glad to know that you have seen the light that will be your guiding star to the New Jerusalem. But," she added, "I do hope our trunk will come to-day. I need some other clothes."

When the morning train arrived the missing trunk was aboard. It was found that in the haste of checking it the baggage man had sent it to Newton, a small station on a side line.

THE LIGHT

On Wednesday morning Walter Allen called to see a man named George Leaver and after a brief conversation about the auto accident stated his business.

"Do you remember, Mr. Leaver, that when you called to see me last year I declined to take any stock in a proposition you showed me? I told you very curtly that I considered myself amply able to manage my financial affairs. I now wish to beg your pardon for my lack of courtesy. Will you permit my wife and I to call at your house and let you explain this proposition to us?"

"Why, certainly, Mr. Allen, I will gladly grant your request. Let me see, this is Wednesday. To-night is our prayer meeting. You ought not to miss that. We have a most remarkable prayer meeting. How would tomorrow evening suit you?"

“Perfectly, if it does not interfere with your plans.”

After consulting Mrs. Leaver he said, “My wife would like to have you and Mrs. Allen take six o’clock dinner with us to-morrow. We are alone and would greatly enjoy having you dine with us.”

“This is very kind of you, Mr. Leaver. We will certainly accept your hospitality.”

At the dinner table Mr. Allen told Mr. and Mrs. Leaver some of the incidents of his life. He said, “My mother died when I was twelve years old. My father, who died while I was yet in my teens, left me a good store building on Main Street. My brother inherited a farm near Newtown. We received a fair rental from these properties which helped us to pay our college expenses.

“We both married soon after leaving school. My brother moved onto his farm and I assisted my father-in-law in organizing our bank. Some fifty persons bought shares of stock. I put in my store building, which I valued at seven thousand dollars, in exchange for bank stock. I did so with the understanding that I should be the cashier.

“Some months later when the president of the bank resigned I was chosen to fill his position which I held for nearly forty years when I broke down with nervous prostration.”

As Walter Allen paused, Mr. Leaver said, "You've done well, Mr. Allen. You have accumulated a comfortable fortune. I hope God will spare your life many years and that you will continue to be a benefit to your community."

"Yes, I hope so, Mr. Leaver, for I now see that I have left undone those things which I ought to have done. With opportunities come responsibilities.

"But pardon me, let me go on with my story. When I united with the church I promised my pastor that if I ever should make twenty thousand dollars I would give a tenth to the Lord's work. As my wealth and expenses increased I made new promises which I never fulfilled. I told my pastor one day that when I had a stated income of ten thousand dollars per year I would surely redeem my promises. Time passed and I became so engrossed in business that I have not kept my vow."

Mrs. Leaver remarked, "We've been tithers for over twenty years. We know that we have prospered because we have obeyed our Master's word."

"Mr. Leaver," said the banker, "when you called to see me you left a little booklet, 'The Ideal Investment.' I did not read it until recently. Have you another copy?"

Mr. Leaver took from his coat pocket a copy of the booklet. Opening it Mr. Allen read aloud:

“The life annuity system is now firmly established and the more it is studied the more attractive it becomes.

“Life Annuity Bonds are a wise investment, when issued by reliable organizations, for the following reasons:

“They are sold to any person, at any time and for any amount.

“They offer absolute security of investment and the annuity is guaranteed.

“They provide an increased income for there are no commissions or taxes to pay.

“They are exempt from income tax until after the total amount of the principal is returned to the annuitant.

“They prevent losses from having idle money, unwise investments and speculation.

“They provide prompt payment of annuities and as desired by the purchaser.

“They provide a stated income for the present or future.

“No medical examinations are required.

“These bonds do not fluctuate in value, cannot be attached or garnisheed for debt, are burglar proof, being worthless in the hands of

any other person, and if lost or destroyed the annuity payments continue without interruption.

“They enable a person to be his own executor.

“They save the time and expense of making or changing a will; and eliminate care, trouble and worry.

“They remove the fear of having a person's will broken.

“They insure the speedy settlement of estates and save all court costs and lawyer's fees.

“They prevent contests over estates which often results in bitter words and subsequent estrangement of relatives.

“They often benefit relatives, friends and employees, especially women and children, far more than by simply inheriting a portion of an estate.

“They not only increase your usefulness but are proverbial for lengthening the life of the annuitant by having an assured income and the elimination of care and worry over financial matters.

“No other form of investment gives the same amount of joy or happiness as a Life Annuity Bond when bought of a religious or educational organization.

Being no "Water" in this system and an economical management of the business conserves the funds.

"Annuitants continue buying Life Annuity Bonds as they have money to invest and are constantly recommending them to others.

"This system is not only a benefit to the end of time but the influence extends through all eternity."

While the banker was reading the various reasons for investing in Life Annuity Bonds Mr. Leaver breathed a silent prayer that God would so direct their conversation that the seed thoughts of suggestion might be sown which would bear fruit for the extension of his kingdom.

"Mr. Leaver, if it is not impertinent, may I ask you two questions? When did you begin buying Life Annuity Bonds? Are you satisfied with this system?"

"We bought our first Life Annuity Bond some twenty years ago. Every year since we have bought one or more bonds with our savings. Every annuitant with whom I have ever talked has expressed entire satisfaction with this system.

"I have been told that a millionaire manufacturer said, 'Anything founded on the idea of producing the greatest amount of good to the largest number of people is bound to win

in the end.' Another man once said, 'Any business transaction that does not benefit all parties concerned does not produce the best results.' Both of these statements apply as well to the life annuity system.

"Numerous cases could be cited of persons who have lost their property by living beyond their income or by unwise investments.

"Only recently a friend of mine and his wife were fleeced out of ten thousand dollars by a confidence game. They said the 'con' men seemed to exert a hypnotic influence over them. Before they realized their loss the strangers had disappeared. They told me they were very sorry that they had not taken my advice and bought Life Annuity Bonds. However they have now secured what little money they had left by buying Life Annuity Bonds as a safeguard for themselves and relatives.

"Some years ago we began making an outline of our will. We wanted our property to render the most good to the community in which we live. We were surprised to find so many wills were broken and the wishes of the makers set at naught. We were told that it was a comparatively easy matter to break any will if the estate was large enough to make it worth while to contest it. If, per-

chance, one wished to leave something for a benevolent organization it was an easy matter to prove that the testator was either of unsound mind or was unduly influenced when he made the will, and so the court would set the will aside.

"A friend of mine showed me a more excellent way to dispose of our possessions and after a careful study of the life annuity plan we decided to adopt it for settling up our affairs.

"Having sold out my business and real estate I desired to secure an assured income for my wife and myself as long as either of us lived, so I made a diligent search for such organizations as were properly managed and sound financially to handle our money."

"That's simply good business," said the banker as he became more interested in Mr. Leaver's remarks.

"Well," continued Mr. Leaver, "as I saw property slip so easily through other people's fingers leaving penury in old age, I began to see that ownership of property carried with it a moral obligation to invest it as wisely for God and humanity as I had done for myself.

"Having been blessed with two children we desired to assist young people to properly

prepare themselves for the active duties of life; to provide situations for them to fill; to furnish material for their work; to aid in their care in an emergency; and finally to provide for their old age.

“As education without Christian character is a doubtful blessing we have invested our money in Life Annuity Bonds of denominational colleges, seminaries and universities, church and parsonage building organizations, home and foreign missionary societies, religious publication houses, hospitals, pension funds and homes for the aged.”

“I see,” the banker said as the light dawned upon him, “you have been sowing beside all waters.”

“Yes, sir, we have simply followed Christ's instructions to the rich young ruler. You know the promise is that we will be rewarded in heaven according to our works; so that may be construed to mean the elimination of wills.”

“Do I understand you, Mr. Leaver, that you have given all your money to these institutions you have mentioned?”

“Yes, sir. You see these Life Annuity Bonds are simply a form of contract whereby we give our money to these organizations on condition that we receive a fair rate of annuity for it. At the death of the surviving

annuitant the money paid for the bonds is released and it is used to perpetually carry on the work of that organization.

GOLDEN DEEDS

"But our investments with these organizations are of minor importance compared with the service we have rendered others by helping them to understand the annuity system and by inducing them to purchase Life Annuity Bonds.

"Almost every annuitant whom we have secured becomes a booster for the organization and the system."

"That's only natural," interrupted Mr. Allen. "The stockholders of our bank were largely responsible for our success. We furnished them with financial statements and they took pleasure in showing these statements to their friends."

"The organizations doing a life annuity business also provide printed matter for distribution," replied Mr. Leaver.

"It has frequently been said that the Life Annuity Bond is not only the best bond on the market but, in fact, is the only bond worth having."

"How do you figure that out?" asked Mr. Allen.

“Because, as you read, there are more good reasons for buying annuities than for any form of bonds.

“So for the past few years we have given much time to dispensing life annuity information and I am glad to say that the effort has not been in vain.

“There are five things to be considered if one desires to make a success in business—work to earn money honestly, provide for your daily needs, spend less than your income, give generously to worthy causes, and invest money wisely.

“After you have acquired your pot of gold there are only five ways to use it—being a miser, spending it on yourself, giving it away, making a will, or by adopting the life annuity system.”

“I have witnessed the making of many wills. Many of them were broken,” said the banker.

“That’s a frequent occurrence, Mr. Allen. A wealthy man in our town died several years ago. He had his life heavily insured. His will was contested. The case dragged through the court until the relatives became bitter enemies. When the case was settled and the costs paid there was hardly enough money left to buy a square meal for a canary bird.

"Statistics show that over one half of the money paid to widows and children by life insurance companies is lost inside of five years by either unwise investments or extravagant living."

"We have three children, Mr. Leaver. Our daughter Mary never married. I know that when she inherits her share of our estate she will be a target for some adventurous fortune hunter. Carrie married a well-to-do railroad man. The girls like myself, are inclined to be economical. Our son Howard is generous to a fault. He will give away his last cent to any one who comes to him with a hard-luck story. I have often wondered how I could protect him from adversity.

"I now see the advantages of this life annuity system. As I understand you we simply transfer our property, moneys, life insurance, etc., to certain organizations, which we select to act as our agents, reserving a life interest for myself and wife and for the children if they should survive us."

"You have stated the matter correctly, Mr. Allen."

"I see by this folder, Mr. Leaver, that there are ten different forms of these bonds. There is a Single Life and Survivorship, Impaired Life and Partial Payment, Optional and De-

ferred, Extension and Decreasing, Temporary and Memorial.”

“Yes, sir, and they are all good for individual cases, Mr. Allen.”

“I thank you, Mr. Leaver, for this wealth of information. Mrs. Allen and I will consider this proposition.

“I wish I had understood this life annuity system when I was in the bank because many of our friends asked my advice about making investments and I could have suggested a better use of money than making investments in lands, mortgages, bricks and mortar.

“The adage says, ‘It is never too late to mend,’ so I will follow your example and diffuse this life annuity information in my community as you have done here and elsewhere.”

Before leaving the house Mr. Leaver gave his guests application blanks of several educational and religious organizations.

The following afternoon Walter Allen called to see Mr. Leaver and said to him, “My wife and I have carefully made an invoice of our property. We have set aside one tenth of our wealth for the Lord’s work and will henceforth tithe all of our income.

“We will give each of our children seven thousand dollars’ worth of United States Government bonds.

"Then for the benefit of ourselves and children we will convert the balance of our property into Life Annuity Bonds with the organizations that you recommend.

"We have filled out several of the application blanks you gave us. Will you please send them to the proper persons?"

"I will do so with great pleasure, Mr. Allen."

"And now," said the banker, "my wife and I from this time forth will work for God and devote our time to help popularize this life annuity system so as to render to our fellowmen the best service within our power."

"I think you mean, Mr. Allen, that you will be a laborer together with God in this work. I know he will richly bless and reward your services."

"Yes, Mr. Leaver, that's just what I mean, to work with God. We want to make the world better because we have lived in it. In order to perpetuate our influence we will obey the Master's word."

"If you have knowledge, let others light their candles at it."

YOUR INFLUENCE

is like a pebble thrown into a living stream of water. It forms circles which lap the shores of eternity.

AFTER TWENTY YEARS'

experience I realize the great need of a better understanding of the life annuity system.

This booklet has been prepared with the hope and prayer that the reader of these pages will pass on this booklet to others who should buy Life Annuity Bonds from religious, educational or benevolent organizations.

Additional copies of this booklet will be mailed to the addresses given upon the receipt of ten cents per copy.

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